

Mortgage Loan Modification Services Provider Exemptions:

(1) An individual admitted to practice law in this State, who is in an **attorney** client relationship, while performing any activity related to the individual's regular practice of law in this State;

(2) A person doing business under any law of this State or the United States, which law regulates **banks, trust companies, savings and loan associations**, credit unions, insurance companies while performing services as part of the person's normal business activities;

(3) A person **licensed as a mortgage loan originator**, broker or lender under Title 5 or as a debt management service provider in Chapter 24A of this title, while acting under the authority of that license;

(4) A person **licensed as a real estate broker or real estate salesperson** under Title 24 while negotiating with the mortgage loan holder on a dwelling that is listed for sale by the broker or brokerage organization as long as no additional fee is charged for the negotiation;

(5) A **nonprofit organization that offers housing counseling** or advice to homeowners; or

(6) A **public corporation, government or governmental subdivision**, agency, or instrumentality.

§ 2403C. Exemptions [Effective Mar. 21, 2012]